



Facets

October 2013

Early Detection

McFarland Clinic's Jodi Barkema
explains the latest measures for
detecting breast cancer



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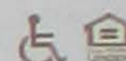


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Facets

Facet - n. 1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered.

FEATURES



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"Walking gets me out from behind the desk," says Peggy Sue Watts, an accountant for United Suppliers of Ames.

CORRECTION

In the September 2013 issue of Facets, Rosemary Heideman's name was misspelled in the story "Knitting a niche." Facets regrets the error.

ON THE COVER

McFarland mammography supervisor Jodi Barkema. Photo by Eli Hamann/Facets

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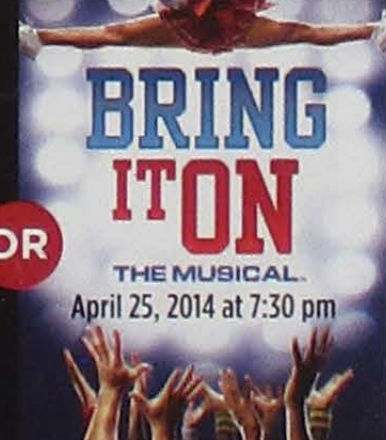


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After two years, a fond farewell

I searched one day for a photo of my 26-year-old self, and didn't like what I saw.

Before my 33rd birthday in June, more than a few people were surprised and confused to learn I was not 26. I don't know why, but so many fixated on 26 that I started wondering how I looked at 26, since I apparently looked 26 at 32.

I looked older then than I am now.

I have written a few times about my struggle to lose weight. I was about 140 pounds and a size 10 at 24, and weighed about 220 pounds and was a size 18 by the time I was 30. I lost 45 pounds after a bad breakup around my 30th birthday, but by 31 had

gained back all 45 pounds — plus an extra 15.

I've since lost almost 70 pounds over about a year and a half, but I've struggled lately to keep it off. I want to guzzle Pepsi and scarf hamburgers every day, not cook healthy meals consisting primarily of meat and vegetables. Yet I know that's what it takes to be thinner and healthier.

After a recent reminder from my personal trainer, Stephanie Broders, I looked again at the photo of my chubby-cheeked 26-year-old self, wearing clothes I wasn't comfortable wearing.

It obviously feels good to look younger and even wear jeans that fit me better now than when I was 24. But sometimes I forget

how old I actually felt when I was 26. I had a lot of aches, low energy, and took medication for several health issues.

I admit I can be lazy and have flimsy willpower, so I hope my success offers hope to women who feel like I did. A few of you emailed me after past columns.

My weight loss is one of the aspects about myself that I have been happy to have had the opportunity to share during my past two years editing Facets.

This issue is my last, and I am very grateful to have had the privilege to share my personal stories as well as those of remarkable women in the Ames area.

Thank you. ♦



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McFarland Clinic's diagnostic radiologist Dr. Charles Olson examines a mammogram image at the clinic. Breast cancer detection efforts, including mammograms and clinical breast exams, are recommended for women annually. PHOTO BY ELI HAMANN/FACETS

Early detection

BY JENNIFER MEYER

Dissenting celebrity doctors and medical journal opinions have generated noise around the American Cancer Society's static message about early breast cancer detection.

"Women are so educated this day and age," Jodi Barkema, mammography supervisor for McFarland Clinic in Ames, said. "There's so much information out there, and women know about it."

Controversial opinions get the

"We have a lot of women that aren't screening. ... Mammography is designed to catch lumps before (women) feel them."

— Jodi Barkema,
McFarland Clinic mammography supervisor

most attention; concurring ideas do not get published, said Dr. David Sosnouski, a radiologist at McFarland Clinic.

"I myself get confused because there's always an article that comes out and you just have to read it in excruciating detail," Sos-

nouski said.

Pam Voss, supervisor of ultrasound and radiology at McFarland Clinic, said some women do not know what steps they should be taking to detect breast cancer.

Barkema added, "We have a lot of women that aren't screening."

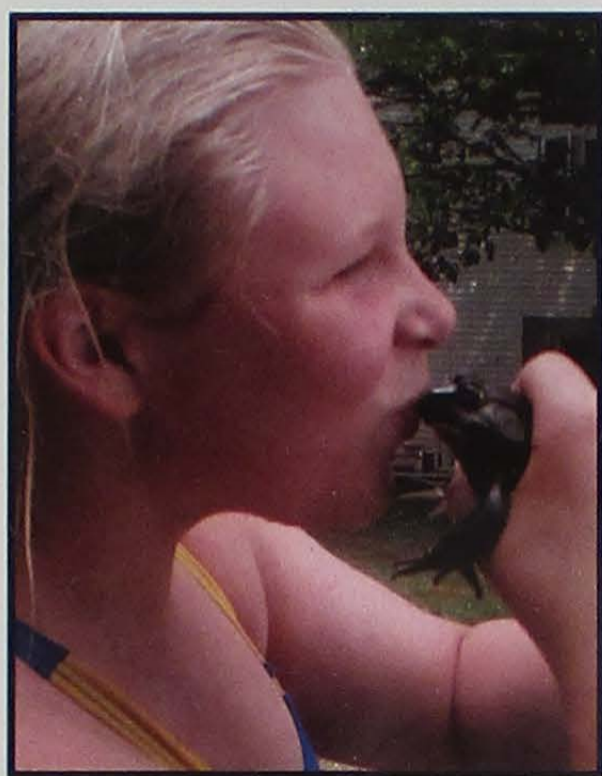
Barkema said McFarland Clinic physicians follow recommendations by the American Cancer Society.

Continued on page 8



McFarland Clinic's supervising sonographer, Pam Voss, right, screens a patient at the clinic. According to the American Cancer Society, women over the age of 40 should have a mammogram annually to ensure good health. PHOTO BY ELI HAMANN/FACETS

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Continued from page 6

According to the ACS, "Women age 40 and older should have a mammogram every year and should continue to do so for as long as they are in good health."

The recommendation has not changed in decades, Sosnouski said, and "I do not think anyone should confuse that mammography does decrease mortality."

The two most widely cited reports — one by the United States Preventive Task Force in 1999 and the other by the New England Journal of Medicine in 2012 — respectively dispute the cost-effectiveness of starting baseline mammogram screening at age 40 instead of 50 and whether decreased mortality rates (fewer breast cancer deaths) may be due to better treatment rather than increased detection, Sosnouski said.

The article in the New

England Journal of Medicine is "just an opinion" and has not been endorsed by any government or medical institution, Sosnouski said.

The Task Force study showed annual mammograms on women ages 40 to 50 save only one life for every 1,900 screened, he said, and subject the remaining women to unnecessary costs or undue stress caused by abnormal screenings that biopsies ultimately show are benign.

The report, however, does not dispute the effectiveness, mammograms to screen for early signs of breast cancer, he said.

"Mammography is designed to catch lumps before (women) feel them," Barkema said.

Sosnouski said 40 is the age for baseline mammogram screening because the incidence for breast cancer is much lower for women in their 20s and 30s, though McFarland Clinic has treated women as young as their early 20s.

Voss said it can also be more difficult to read mammograms for younger patients because a lump is detected as a dense growth.

"Women that are under the age of 40 tend to have more dense tissue," she said. "As we get older it's replaced by more fatty and fibrous tissue."

For women in their 20s and 30s, the ACS recommends a clinical breast exam by a health professional, preferably every three years.

Starting at age 40, women should have a clinical breast exam by a health professional every year, according to the ACS.

"The provider knows what to feel for," Barkema said.

Women are also urged to complete regular breast self-exams, or BSE, though the ACS no longer insists on a specific method.

"Research has shown that BSE plays a small role in finding breast cancer compared with finding a breast lump by chance or simply being aware of what is normal for each woman," according to the ACS website. "Some women feel very comfortable doing BSE regularly (usually monthly after their period), which involves a systematic step-by-step approach to examining the look and feel of one's breasts. Other women are more comfortable simply feeling their breasts in a less systematic approach, such as while showering or getting dressed or doing an occasional thorough exam."

Changes that should be reported to a doctor can include:

- Skin irritation or dimpling
- Nipple pain or retraction (turning inward)
- Redness or scaliness of the nipple or breast skin
- Discharge other than breast milk (such as staining of your sheets or bra)

"The best thing you can do for yourself is a monthly exam," Barkema said. "Nobody knows your body better than yourself."

Most abnormalities will not be signs of cancer. However, Barkema said, "when a woman feels a lump ... they're advised to see a physician, whether they're 20 or 75." ♦



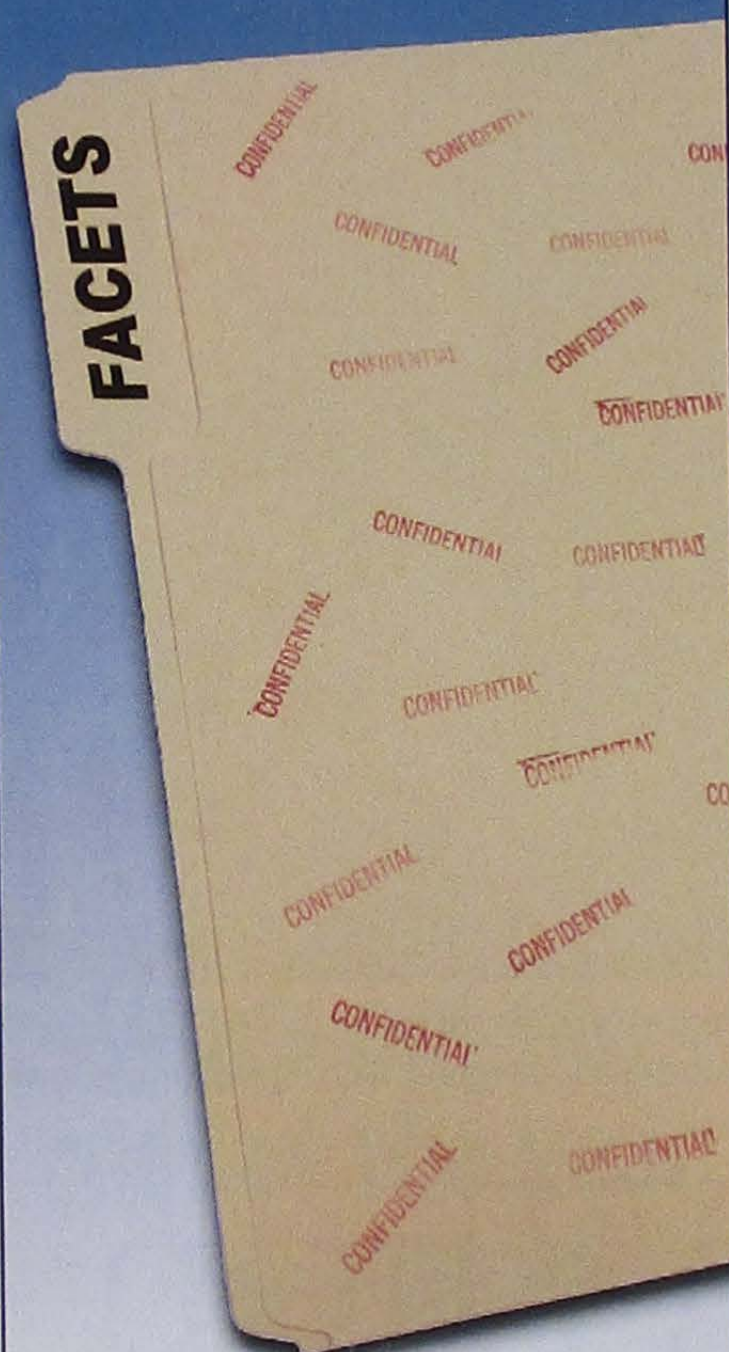
"The best thing you can do for yourself is a monthly (breast) exam. Nobody knows your body better than yourself."

— Jodi Barkema,
McFarland Clinic
mammography
supervisor



McFarland mammography supervisor Jodi Barkema. PHOTO BY ELI HAMANN/FACETS

Changes are coming to Facets in November!



**Keep watching for
more details. We are
excited about the
improvements and we
hope you are as well!**

Ames Tribune



Peggy Best, left, helped a coworker at Iowa State University by collecting money to pay for her dog's boarding costs while she was away helping her daughter with a newborn. CONTRIBUTED PHOTO

When the little things mean the most

BY ROSE ELSBECKER

When their hearts cried out for someone to see them through difficult times, Ames women said the simple comforts made the biggest difference.

Stephanie Hassebrock said

she helped wash a friend's hair after the woman was hospitalized and could not shower.

"Sometimes a little thing like that can have a big impact on someone in need," Hassebrock said.

When Hassebrock herself underwent surgery, a friend

checked on her cat and house while she was in the hospital, and even helped clean her home, "knowing that after surgery, cleaning was the last thing that I would feel like doing."

Cindy Edge, director of Israel Hospice House, said it is important to do more than simply offer

to help because it does not typically draw a response.

"If you take a more proactive approach, and offer something specific, such as, 'may I bring dinner over,' or, 'may I take you out to a show,' or do an errand,

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etc., you are more likely to get a 'yes,'" Edge said.



Gloria Stewart

A friend of Gloria Stewart could not tend to her beloved garden while hospitalized. Before the friend returned home, Stewart cleared weeds and gardened so her friend could walk through and enjoy the space as she regained her strength.

"My friend still talks about this gift," Stewart said.

Peggy Best and a group of co-workers from Iowa State University stepped in to help a woman with whom they worked after the woman left town for a few weeks to help her daughter with a new baby. The group decided to take up collection to help cover the boarding costs for their friend's dog while she was away.

When the woman returned home and went to pick up the dog from the veterinarian, she and the veterinarian shared tears of joy when she learned the bill was paid in full, Best said.

Pat Cottrill, business manager at the Ames Tribune, offered to transport a friend undergoing cancer treatments to her doctor appointments.

"The last thing someone needs at a time like that is to worry about getting to appointments," Cottrill said.

Renee Klaus shared how laughter can also help healing.

"Sometimes a little thing like that can have a big impact on someone in need."

— Stephanie Hassebrock, on performing acts of kindness towards friends facing an illness or hardship

"A good friend had breast cancer, and after reconstruction, she got a t-shirt that said, 'Of course they're fake, the real ones tried to kill me,' Klaus said, explaining how the shirt lifted her friend's spirits.

Evonne Fitzgerald, a social worker at Israel Hospice House, said simply being there to listen and help a friend "discover their own spiritual essence, whatever gives them peace and helps them to stay grounded," can also be a gift during difficult times.



Marian Tesdall Olive

Friends and family of Marian Tesdall Olive hosted a meal in a church basement after the visitation for Olive's father. One friend brought hot fudge sundaes with flags as tribute to her father's years of service as a tank commander during World War II.

"One very nice thing that was done when our father passed away in April, was to allow our family more time together," she said. "It was amazing how much it meant to all of us during this difficult time." ♦

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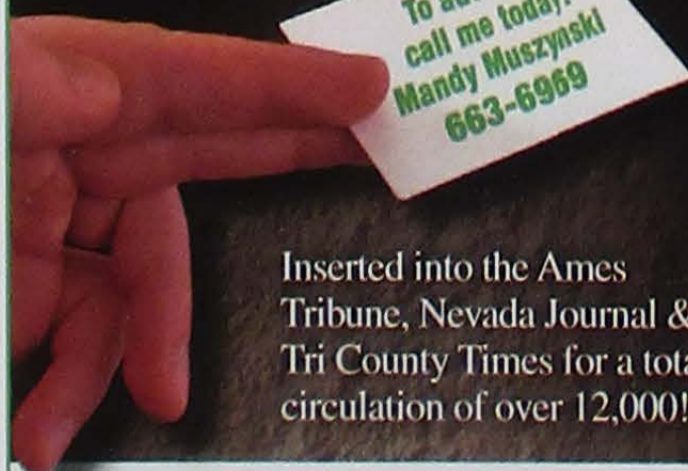
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PHOTO BY THINKSTOCK

Struggles with infertility

For Jess and Gray Calhoun, expanding their family with the addition of a child was more difficult than they'd anticipated.

BY ROXANNE DASS

Jess, 32, and Gray Calhoun, 34, of Ames, knew early on it would be difficult for them to have children.

Jess had been diagnosed at age 15 with polycystic ovarian syndrome, or PCOS, a condition in which cysts grow on a woman's ovaries and make it more difficult for her to conceive a child.

"Since I knew early on that I had PCOS, I

knew to start trying earlier and to be more aggressive because I knew I had the problem," Jess said.

Dr. Jay Swanson, obstetrician and gynecologist at McFarland Clinic, said Jess and Gray are not alone in their struggles to conceive.

"What people don't realize is that successfully conceiving is very rare in normal cases," Swanson said. "Normally, the rate of reproduction is 8 to 10 percent each month."

Infertility, the condition when a couple tries unsuccessfully to conceive for 12 or more months, increases as a woman ages, Swanson said. The infertility rate is only 6 percent for ages 20 to 24, then increases to 9 percent for ages 25 to 29, 15 percent for age 30 to 34, 30 percent for ages 35 to 39, and 64 percent for ages 40 and up.

"You see all your friends and family

Continued on page 15

around you getting pregnant so easily, and it makes you wonder what's wrong with you, and it's so unfair," Jess said. "That's something everyone feels, and it helps to know that you're not alone."

Swanson looks at four factors to find the cause of infertility.

"We first check for the male factor because it's easiest to determine," he said. "He either has swimmers or not."

If the "male factor" is ruled out, Swanson said doctors focus on three female factors, starting with hormone levels determined by a series of blood tests.

"Things like the thyroid, pituitary gland and adrenal gland can all disrupt a woman's cycle," he said.

Doctors can also perform an ultrasound of the ovaries or uterus to screen for problems like PCOS, tumors, fibroids, polyps or an abnormally shaped uterus.

Doctors may also inject dye into a woman's Fallopian tubes to see if they are blocked due to genetics, or more commonly, scarring from a sexually transmitted disease.

After Jess and Gray tried for one year to

"You see all your friends and family around you getting pregnant so easily, and it makes you wonder what's wrong with you, and it's so unfair."

— Jess Calhoun,
Ames mother of three

have a baby, they saw a fertility doctor in California, where they lived at the time. Doctors discovered Jess also had a heart-shaped uterus, making it smaller and more challenging to carry a fetus.

Swanson said couples at this stage of infertility treatment typically begin with oral medication, which is also the least expensive option. Clomid and Letrozole are two medications that stimulate the ovaries to produce eggs, increasing a woman's chance to become pregnant up to 15 percent.

The next step is an injectable purified follicle-stimulating hormone, or FSH. Injections

costs about \$1,000 per shot and have a 25 percent success rate.

The costliest treatment is in vitro fertilization, or IVF, at \$12,000 to \$15,000 per procedure. Doctors retrieve a woman's eggs and combine them with a man's sperm outside the body, then transfer the fertilized egg to the woman's uterus.

Jess tried using the oral medications first, but said, "You can only take Clomid so many times. I maxed out on the Clomid and still wasn't able to get pregnant."

She and Gray chose to forgo injections due to a significantly higher chance of having a multiple birth.

"I just didn't have a good feeling about doing the injectable," Jess said. "So we decided to do IVF."

Jess injected hormones for a month to ramp up her body's production of eggs. Doctors then retrieved 22 eggs and created 13 successful embryos.

She and Gray finally conceived, and Jess gave birth to a daughter, Blair, four years ago.

After moving to Ames, the couple decided to try for another child, and welcomed twins Nate and Alice a year and a half ago. ♦

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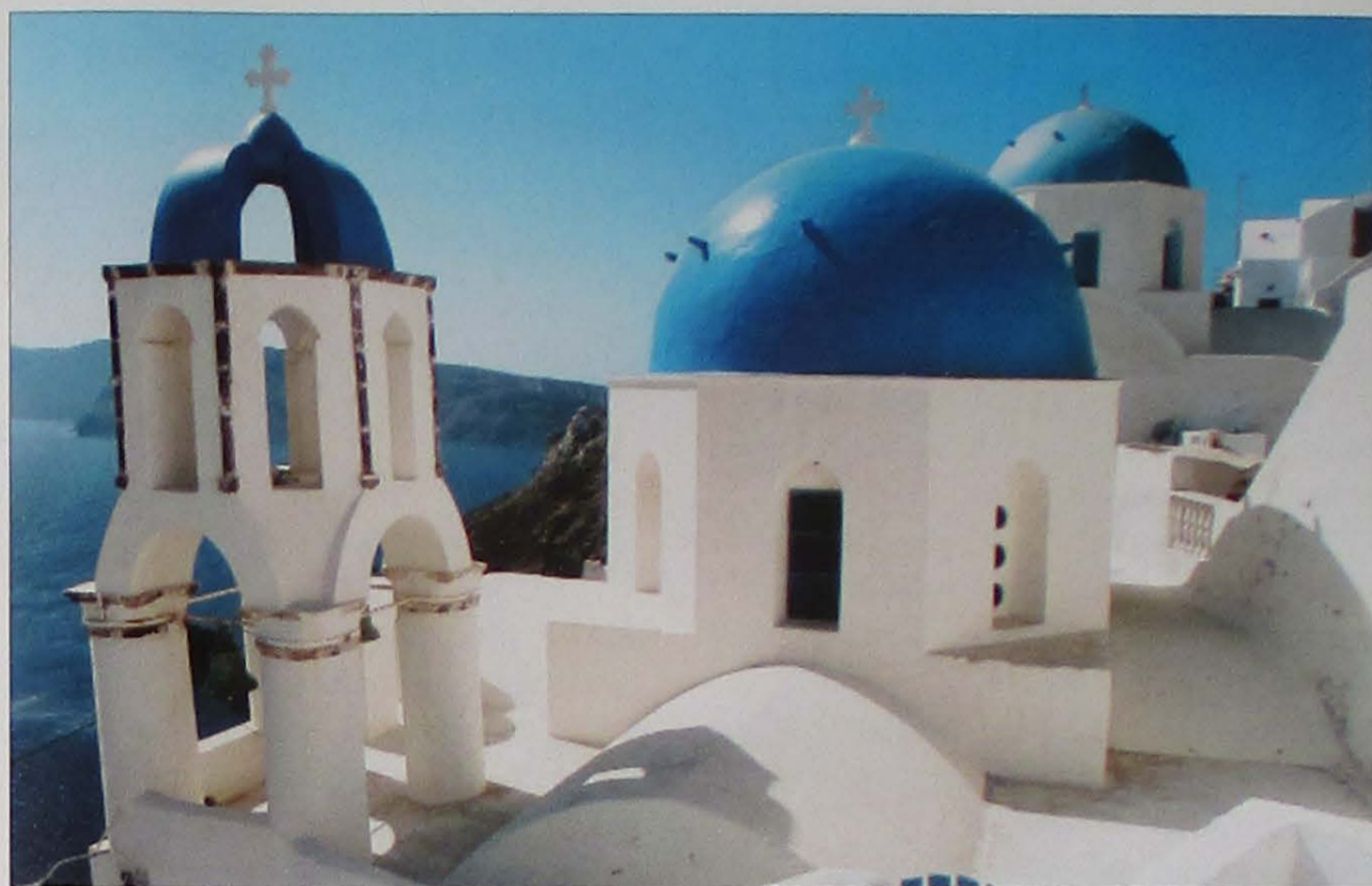
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Fall's biggest colors for fashion include hues inspired by emeralds, red wines and Greece's deep blue landscape. PHOTO BY THINKSTOCK

A coat of many colors

On a hot summer day, I cornered PCI's education director, Brady Snider, to find out what will be cool this fall in beauty and fashion.

Snider, a partner in charge of planning and executing training for educators and students, said fall hair color will follow shades of mahogany, paprika and copper for redheads, while blondes will be more golden and less platinum. Brunettes will be wood colors like teak, chestnut and walnut.

Hair texture will also continue to grow in popularity.

Fashion colors will be deep lichen green, Mykonos blue, carafe, acai, samba, emerald, linden green, beaujolais, turbulence and koi. I had never heard of most of those colors, so Brady shared her secret — the Pantone website, www.pantone.com.

Pantone is a paint company, but they have a fantastic site with upcoming fashion colors, color advice, fashion influences, must-haves and designer comments. They even have a history of past fashion season colors.

Once upon a time, I heard a famous hair colorist explain how fashion works. He told us about how the colors and fabrics come

first, then the fashions and finally the hair, makeup and nails finish the looks. That man was Roy Peters, a former Redken color expert who now works for Kuene.

A few fashion favorites to keep in mind this fall:

- The little white dress and black skinny-leg pants are hits. How luscious does a beaded cable-knit body suit in ink blue sound?
- The little black dress is reinvented as black fit and flare dresses. I need to see that.
- The beige suede men's bomber jacket and a women's camel trench coat. Sounds classic to me.
- Can you visualize a wool cashmere cape in cobalt blue? It's all about color and that means it will be a rich, colorful fall and winter season.

I am thinking it's time to go through last fall's colors and styles and see what survived and what didn't.

It may also be time to book your next few hair appointments to have your rich fall look ready when the weather becomes chilly and crisp. Paprika sounds like a bright, rich updated red for my fall look.

See me in October. ♦



**MARY CLARE
LOKKEN**

Mary Clare Lokken is the owner of PCI Academy in Ames. She writes this column after consulting with educators there. Reach her via email at MaryClareLokken@aol.com.



The perfect combination

BY JANE M. DEGENEFFE

Peggy Sue Watts is a walker. "Walking gets me out from behind the desk," said Watts, an accountant for United Suppliers of Ames.

While living in the state of Washington in 1995, a friend introduced Watts to Volkssports. The organization, also known as Volksmarching, is a worldwide non-competitive walking and sports club started in 1963 in Bobingen, Germany.

"I would highly recommend it to anybody," Watts said. "Volkssports is a good place to start friendships. No matter how fast you walk or your health, it's a good place to find encouragement."

Watts joined Volkssports to increase her circle of friends and fresh air exposure, as well as reap the health benefits.

"My weight's down. I'm not thin by any means, but I am much healthier," she said. "My outlook on life is good because of the friendships I have through Volksmarching. ... It's two hours of solid communication. You just learn so much about other people and learn about ideas you want to carry on."



Peggy Sue Watts says walking has improved both her health and social life.

Watts is one of 148 members of the Greater Des Moines Volksmarching Association, which organizes a walk each month. The organization designs trails, marked with flags and arrows.

"We have a four-hour starting time frame,

and everyone can come and start when they want," Watts said. "So, usually, you bring a friend, or by yourself, or meet up with somebody there who is new."

A sponsor determines the start and stop times for each walk.

"Usually we start at 8 a.m. and the stop time is 11 a.m.," Watts said. However, she said, "people can walk until 2 or 3 p.m. depending on what location we're at."

The American Volksmarching Association, based in Texas, assigns a year and number to a stamp collected by walkers based on exact measurements for each walk. After 500, 1,000 or 5,000 kilometers, walkers can earn pins or patches.

Watts said there is a nominal cost for participating in each walk.

"You have hardly any expense, other than a good pair of shoes. I can wear one pair of shoes for a good year, or year and a half," she said, adding that the administrative fee is just \$3 per walk.

"The average age of our membership is up in the 60s, so you can walk into your 70s and 80s," Watts said. "There are a lot of people out there walking." ♦

The realities of every day



PHOTO BY THINKSTOCK

Exercise and good health reduce the risk of cancers, including breast cancer, but many women — as well as men — can testify there is still no guarantee. But if you are among the one in eight women who will be diagnosed with breast cancer, being stronger and more physically fit and improve your prognosis.

"I was maybe in the best physically fit aspect of my life when I was diagnosed," one survivor, who asked not to be named, recently told me. "What a great way to be when you are hit with such a bombshell."

The woman said her physical strength also provided mental

strength as well.

"It's every bit as much a mental work out as it is a physical work out," she said. "I was so much more prepared to fight the battle due to my ... strong faith in God and family, but also because I was so mentally and physically active in my workout regimen. It's a tough fight, and one must always be prepared."

During treatment, breast cancer patients may not feel as if

they can exercise, though there may be windows when they have the strength. The treatment can negatively affect bone health, however, so it's even more important to remain strong during treatment. After treatment, continue to focus on exercise that will reduce the chance of osteoporosis from therapy.

The woman said surviving breast cancer helped her gain new perspective about lifestyle choices.

"It is not good for a house to sit idle," she said, posing an analogy. "Without attention it can begin to deteriorate rather quickly. You must always continue to do updates, upkeep, and

work around your home to keep it looking 'alive' and giving you the most enjoyment you can in your home, your sanctuary. Why then would you not do this to your own body?"

She concluded, "Does your spirit want to harbor in a body that is run down and lifeless. Not my spirit." ♦

Debra Atkinson, MS, CSCS is prior senior lecturer in kinesiology at ISU, a 28-year fitness professional, and author of "Navigating Fitness After 50: Your GPS for Choosing Programs and Professionals You Can Trust." Reach her at debra@voiceforfitness.com



**DEBRA
ATKINSON**

If you are at high risk for osteoporosis and had treatments that further reduce your bone density, the following exercises are suggested for when you regain energy post-treatment:

- Choose weight-bearing exercise over water exercise
- Exercise that includes a heel strike is better than elliptical or bicycle
- If you are young and not diagnosed with osteoporosis include jumps, hops
- Lift weights
- Progressively and slowly increase to (80% of 1 RM) or 10 repetition to fatigue
- Include power in your strength training. A recent study shows that a fast lift (<1 second) and a slow lower had a greater effect on

bone density than lifting and lowering slow.

- Include balance-enhancing exercises regularly
- Better balance reduces the risk of falls and potential fractures
- Balance can be improved with simple balance exercises even if other exercise is not tolerated
- Seek advice from a trainer experienced with exercise for osteoporosis patients, as well as consent from your doctor before starting exercise.

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PHOTOS BY THINKSTOCK

Think pink this fall

One in eight women in the United States will develop breast cancer during her lifetime. October is Breast Cancer Awareness Month, so what better time than now to review how a healthy lifestyle can help decrease breast cancer risk?

Science has demonstrated that we can significantly influence cancer rates through daily lifestyle choices and improved habits. It is estimated we can reduce our risk of breast cancer by 40 percent, depending on diet, exercise and weight.

The best advice today, in the fight against developing breast cancer, is to maintain a healthy body weight and a healthy lifestyle, which includes avoiding tobacco.



AMY CLARK

Healthy foods

Some foods have actually been linked to helping prevent breast cancer. These include fruits, vegetables, beans and whole grains. Fill two-thirds of your plate with plant-based foods – fruits, vegetables, whole

grains and beans. Include more high-fiber foods, such as legumes and whole grain breads and cereals, each day.

Try to eat at least five colorful servings a day of fruits and vegetables, including citrus fruits and dark-green and deep-yellow vegetables. Colorful vegetables and fruits contain natural health-promoting substances called phytochemicals.

Make it a goal to try a new fruit, vegetable, low-fat food or whole grain product each time you shop for groceries.

It's also important to limit high-fat foods, particularly those from animal sources. Choose lower-fat milk and dairy products. Reduce the amount of fat in your meals by choosing a lower-fat cooking method, such as baking or broiling.

Maintain a healthy weight

Weight gain, especially following menopause, tends to increase the risk for breast cancer. Keep a weight scale at home and monitor your weight weekly. If you gain even a few pounds, cut back on calories and increase activity.

Regular exercise

Women should get 30 to 45 minutes of exercise or physical activity each day. According to the National Cancer Institute, women can reduce their risk of developing breast cancer by 25 percent just by incorporating regular exercise into their daily routine.

Make a personal commitment to yourself and your health by exercising for at least four hours per week. Try a brisk walk, good hike, bike ride, exercise class or circuit training session at the local fitness center.

Breastfeeding

Not only is it the best food for your baby, it's good for your health too. There is strong evidence that breastfeeding, for any amount of time, can help lower your chance of developing breast cancer.

Complete exams

Completing monthly breast exams and annual mammograms are important for early diagnosis and treatment of breast cancer.

Continued on page 21



Preventive recipes

Berry Blast Smoothie

1 cup frozen blueberries
1 cup strawberries
1 (6-ounce) container fat-free vanilla yogurt
1/2 cup light orange juice
1 tablespoon milled chia seed

Combine ingredients in blender and blend until smooth. Serve immediately.

Nutrition Facts per serving: 110 calories, 1.5 grams fat, 0 grams saturated fat, 0 mg cholesterol, 40 mg sodium, 23 grams carbohydrate, 3 grams fiber, 4 grams protein. Daily Values: 80% vitamin C, 10% calcium

Quinoa Vegetable Pilaf

2 tablespoons olive oil
1 small onion, chopped finely
1 medium red or orange pepper, chopped
2 green onions, thinly sliced
1 clove garlic, minced
1 cup quinoa
1 teaspoons dried oregano
Salt and black pepper, to taste
2 3/4 cups low-sodium chicken broth
1/4 cup pine nuts, toasted
3 tablespoons chopped fresh parsley

Heat oil in a saucepan over medium-high heat. Add onion, bell pepper, green onions and garlic; cook and stir just until soft.

Add quinoa, oregano, and salt and black pepper to taste; sauté 1 minute to toast quinoa. Add broth. Bring to a simmer and cover. Cook 10 minutes or until liquid is absorbed. Add pine nuts and parsley, and serve.

Nutrition Facts per serving: 170 calories, 18 grams carbohydrate, 10 grams fat, 2 grams fiber, 5 grams protein, 210 mg sodium

This information is not intended as medical advice. Please consult a medical professional for individual advice. ♦

Amy Clark earned a bachelor's degree in nutrition and dietetics from Iowa State University in 2003. She is a member of the American Dietetic Association and received a certificate in adult weight management in November 2006. Her goal at Hy-Vee is to increase awareness of the impact nutrition can have on well-being and quality of life. She encourages people to focus on making healthy lifestyle changes one step at a time.

Reach her via email at 1013Dietitian@hy-vee.com.

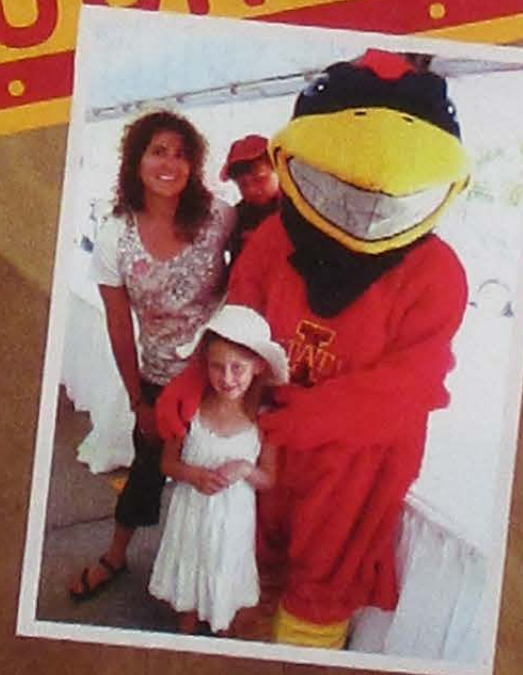
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The Female Financial Paradox, part II

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Editor's note: This is the second column in a two-part series by Karen Petersen about the Female Financial Paradox.

There is an old saying that men have used for, maybe, as long ago as Adam: "You just can't understand a woman."

Many financial experts are also finding they can't understand how women think and act when it comes to investing and long-term planning.

Many women are the chief household shoppers, great bargain hunters, pay all the bills and find ways to save for their families' special needs. Unfortunately, many women don't have that same confidence in their ability to invest or plan a financially secure future. Money experts call this "the female financial paradox."



**KAREN
PETERSEN**

We lack confidence

Compared to our mothers, we radiate confidence in so many ways. We succeed in male-dominated fields, have advanced degrees and run marathons, yet when we talk about money and investing, self-doubt looms large.

We've been taught to spend carefully

My mother taught me how to spend carefully and use what we had. That meant homemade clothes, raising our own beef and pork, canning, always eating leftovers (to this day I love leftovers), buying groceries once a week, and packing our own PBJ sandwiches when we took our annual vacation to the lake.

Historically, men made the investment decisions and women made household spending choices. Saving money on your daily household expenses gives a feeling of instant accomplishment. Begin to make a shift from thinking about how little you can

spend; replace that short-term feeling of being a successful saver to thinking about how you can invest in your financial future. Start thinking big and about future satisfaction.

We hope someone else is in charge

Women have made so much progress in the last decades. We make different choices about careers and children, we claimed time for ourselves, and we have learned to make tough decisions. Many young women, however, still plan to have the secondary income, with a man responsible for investing and long-term financial planning decisions.

Single women learn to take charge of their financial lives out of necessity. Even if you are in a situation today where someone else takes care of you financially, it is time for you to become involved and understand investments and long-term planning. The reality is that most women, because of death or divorce, will be forced to become the primary financial decision-maker.

We don't connect investing with our goals

Taking charge of your financial life isn't just about more money; it is about how you want to live. What is one thing that money buys that is important to you? If you want to retire financially secure at age 66, ask yourself:

- How much money will you need at age 66?
- How much have you saved?
- How many years until you are 66?
- How much does that mean you need to invest each month/year?

Now you have a reason to learn about investing and planning. Consider money as a tool to take care of yourself and those you love, because life is ... more than money. ♦

Karen L. Petersen, CFP® CDFA™, is a fee-based financial advisor. She graduated from Iowa State University in family resource management. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.

faceted woman | SARA SAILSBURY

Name: Sara Sailsbury

Age: 32

Position: Cosmetologist/Salon Owner

Family: Married with two daughters, ages 7 and 4

What would you do with \$1,000 to spend on yourself?

I would love to pamper myself with a spa day with the works. Then I would love to go shopping for some new clothes. In my line of work, we go through clothes more quickly from working with hair color.

Craziest fashion you ever wore:

I'm sure I'm not alone when I say that I wore the tight-rolled jeans, not to mention the big feathered bangs, locked in with a half can of hair-spray. I hope to never see that again in my lifetime.

What makes you laugh?

My children make me laugh daily. They come up with the funniest things, and my life would be very boring without their sense of humor.

What have you accomplished that has made you proud?

One accomplishment that I am very proud of is the fact that I was able to



CONTRIBUTED PHOTO

open up my own salon; something that I have dreamed of since I was just starting out. It was so much fun to design and put together, and I have such a wonderful group of girls to help make it perfect.

Best tip to look and feel great:

Getting your hair done. It can be such a spirit-lifter. Also, getting your eyebrows waxed

can make such a difference in your look.

If you knew then what you know now, what would you have done differently?

Time has shown me to enjoy every minute of every day and don't take it for granted. Even those times that might seem less-desired end

up being something you might miss later.

My simplest pleasure:

Seeing the smiles on the faces of my clients after I've finished doing their hair and knowing I made their day a little brighter.

I secretly love:

Watching "The Bachelor." I can't get enough

of that show. I'm so sad when the season is over and I have to wait for the next season.

Your favorite motto:

Everything happens for a reason.

I am thankful for:

I am so thankful for my husband and two children. I can't imagine life without them. They make my life so much more interesting and fun.

Favorite wardrobe staple:

I love having the perfect pair of earrings to dress up an outfit.

What financial advice would you give other women?

If you have a dream to open your own business, go for it. It's a huge leap of faith, but it's better to have tried and given it your all and possibly fail than to be too afraid and never do it. Just take a leap of faith and go outside your comfort zone.

How do you give back to your community?

I regularly donate hair services and products to local school carnivals and events to raise money for the schools. The Ames schools are amazing, and I love to be able to help in any way I can. ♦

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